Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend the claims as shown below:

Claims 1-51 (Previously Canceled)

Claim 52 (Currently Amended): A method for conducting financial transactions

comprising:

providing an intermediate database;

providing an intermediate database computer for controlling the intermediate database;

linking a first terminal identifier of a first communication device to a first account

number of a first account;

storing the linked first terminal identifier and the first account number in the intermediate

database within the intermediate database, with the computer being in communication with a

communication network and also being in communication with at least one database containing

details of a first account which has the first account number and also containing details of a

second account which has a second account number;

receiving from the first communication device via the a communication network,

information to be used to identify a the first terminal identifier of the first communication device,

a second terminal identifier instead of the second account number, and and an amount to be paid

from the first account to the second account;

accessing the intermediate database and using the first terminal identifier of the first

communication device to obtain details of the first account number;

using the details of the first account number to communicate a signal to interrogate the

first account to determine whether sufficient funds are available in the first account to effect

payment; and

when it is determined that sufficient funds are available, communicating a signal to debit

the first account and to credit the second account.

Claim 53 (Previously Presented): The method of claim 52 further comprising conducting

the financial transaction on a real time, on-line basis.

Claim 54 (Currently Amended): The method of claim 52 wherein the first account

number is a first bank account number, the number and the first account is a first bank account

account, the second account number is a second bank account number, and the second account is

a second bank account.

Claim 55 (Canceled)

Claim 56 (Canceled)

Claim 57 (Previously Presented): The method of claim 52 wherein the first

communication device is a cellular telephone.

Claim 58 (Previously Presented): The method of claim 52 further comprising

communicating the fact of the transaction to the first communication device.

Claim 59 (Currently Amended): The method of claim 56 further comprising

communicating the fact of the transaction to the a second communication device.

Claim 60 (Canceled)

Claim 61 (Currently Amended): A system for conducting financial transactions

comprising:

an intermediate database;

an intermediate database computer for controlling the intermediate database;

a first terminal identifier of a first communication device linked to a first account number

within the intermediate database, the linked first terminal identifier and first account number

being stored in the intermediate database, with the computer being in communication with a

communication network ~~and also being in communication with at least one database containing~~ ~~details of a first account which has the first account number and also containing details of a~~ ~~second account which has a second account number~~;

receiving from the first communication device via the communication network, the first terminal identifier of the first communication ~~device, a second terminal identifier instead of the~~ <u>instead of the first account number, information to be used to identify a</u> second account ~~number~~, and an amount to be paid from the first account <u>to the second account</u>;

accessing the <u>intermediate</u> database and using the first terminal identifier of the first communication device to thereby obtain details of the first account;

using the details of the first account to communicate a signal to interrogate the first account to determine whether sufficient funds are available, in the first account to effect payment; and

when it is determined that sufficient funds are available, communicating a signal to debit the first account and to credit the second account.

Claim 62 (Canceled)

Claim 63 (Previously Presented): A method for conducting financial transactions according to claim 52, further comprising canceling the transaction when it is determined that sufficient funds are not available.

Claim 64 (Canceled)

Claim 65 (Previously Presented): A system for conducting financial transactions according to claim 61, further comprising canceling the transaction when it is determined that sufficient funds are not available.

Claim 66 (Canceled)

Claim 67 (New) The method of claim 52, wherein the information to be used to identify the second account is a second account number.

Claim 68 (New) The method of claim 67, wherein the second account number is a second bank account number, and the second account is a second bank account.

Claim 69 (New) The method of claim 52, further comprising:

linking a second terminal identifier of a second communication device to a second account number of a second account; and

storing the linked second terminal identifier and second account number in the intermediate database.

Claim 70 (New) The method of claim 69, wherein the information to be used to identify the second account is the second terminal identifier.

Claim 71 (New) The method of claim 70, wherein the second terminal identifier is the telephone number of a second communication device.

Claim 72 (New) A system for conducting financial transactions comprising:

a communications network in communication with a device having a first terminal identifier uniquely associated therewith; and

an intermediate database system in communication with the communications network and including a database for storing linking information linking the first terminal identifier with a first account number, wherein the intermediate database system,

receives from the first communication device via the communications network, the first terminal identifier, information to be used to identify a second account, and an amount to be paid from the first account to the second account,

accesses the database and uses the linking information to identify the first account number from the first terminal identifier to thereby obtain information relating to the first account,

uses the information relating to the first account to communicate a signal to

interrogate the first account to determine whether sufficient funds are available in the first

account to effect payment, and

when it is determined that sufficient funds are available, communicates a signal to

debit the first account and to credit the second account.